

Information to identify the case:

Debtor 1	<u>Doris Ann Epps</u>	Social Security number or ITIN	xxx-xx-3525
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	____-
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court District of New Jersey			
Case number: 11-38805-SLM			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Doris Ann Epps
aka Doris A Folkes-Epps

1/9/17

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Doris Ann Epps
 Debtor

Case No. 11-38805-SLM
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 22

Date Rcvd: Jan 09, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 11, 2017.

db
 512410257 +Doris Ann Epps, 25 Hoffman Blvd, East Orange, NJ 07017-5419
 IRS, Department of the Treasury, Andover, MA 01810
 512410258 +Law Offices of Jan Meyer & Associates, 1029 Teaneck Rd, 2nd Floor, Teaneck, NJ 07666-4514
 512742160 +MidFirst Bank, c/o Zucker Goldberg & Ackerman, 200 Sheffield St., Ste. 101,
 Mountainside, NJ 07092-2315
 512410259 +Midland Credit Management, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
 512410260 +Midland Mortgage Company, PO Box 268959, Oklahoma City, OK 73126-8959
 512410262 +Newark BD/ED Employees, 195 Norman Rd, Newark, NJ 07106-3309
 512410263 +Paragon FCU, 100 Paragon Drive, Montvale, NJ 07645-1779
 512410264 +Powell, Rogers and Speaks, Inc, PO Box 61107, Harrisburg, PA 17106-1107
 512645901 +Progressive Freedom Insurance Company, C/O Law Offices of Jan Meyer & Associate,
 1029 Teaneck Road, Second Floor, Teaneck, NJ 07666-4514
 512942094 +U.S. Department of HUD, 451 7th St., S.W., Washington, DC 20410-0001
 516460338 +U.S. Department of Housing and Urban Development, 451 7th Street S.W., Washington, DC 20410,
 U.S. Department of Housing and Urban Dev, 451 7th Street S.W., Washington, DC 20410-0002
 512449505 +U.S. Dept. Of Housing & Urban Development, 451 7th Street S.W., Washington, DC 20410-0002
 512410265 +Zucker, Goldberg, Acherman, LLC, 200 Sheffield St. Suite 101, Mountainside, NJ 07092-2315

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 09 2017 23:06:33 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 09 2017 23:06:31 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 512410256 +EDI: CONVERGENT.COM Jan 09 2017 22:53:00 ER Solutions, 800 SW 39th Street,
 Renton, WA 98057-4975
 516505454 +EDI: MID8.COM Jan 09 2017 22:53:00 Midland Credit Management Inc., 8875 Aero Dr.,
 San Diego, CA 92123-2255
 512457510 +EDI: MID8.COM Jan 09 2017 22:53:00 Midland Credit Management, Inc.,
 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
 512410261 +E-mail/Text: egssupportservices@egscorp.com Jan 09 2017 23:06:40 NCO Financial Services,
 507 Prudential Rd, Horsham, PA 19044-2368
 512706577 +EDI: RESURGENT.COM Jan 09 2017 22:53:00 PYOD LLC, c/o Resurgent Capital Services,
 PO Box 19008, Greenville, SC 29602-9008
 512454072 E-mail/Text: ebn@vativrecovery.com Jan 09 2017 23:06:17 Palisades Acquisition IX, LLC,
 Vativ Recovery Solutions LLC, dba SMC, As Agent For Palisades Acquisition IX, L,
 PO Box 40728, Houston TX 77240-0728

TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516460337* +U.S. Department of Housing and Urban Development, 451 7th Street S.W.,
 Washington, DC 20410-0002
 512454212 ##+United Credit Recovery, LLC, PO Box 953245, Lake Mary, FL 32795-3245

TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 11, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0312-2

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 22

Date Rcvd: Jan 09, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 9, 2017 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor MIDFIRST BANK bnicholas@kmlawgroup.com,
bkgroup@kmlawgroup.com
Denise E. Carlon on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Denise E. Carlon on behalf of Creditor MidFirst Bank dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Evelyn Akushie-Onyeani on behalf of Debtor Doris Ann Epps evelyn@onyeanilaw.com
Joshua I. Goldman on behalf of Creditor MidFirst Bank jgoldman@kmlawgroup.com,
bkgroup@kmlawgroup.com
Marie-Ann Greenberg magecf@magtrustee.com

TOTAL: 6